S/N 10/724.315 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

KASOWER Examiner: B. FIELDS Applicant:

Serial No.: 10/724,315 Group Art Unit: 3692

Filed: November 26, 2003 Docket No : 20168 0004USU1

Title: METHOD FOR DETERMINING INSURANCE BENEFITS AND PREMIUMS FROM DYNAMIC CREDIT INFORMATION

CERTIFICATE OF TRANSMISSION

I hereby certify that the papers submitted herewith are being transmitted by EFS Web to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on June 5, 2009.

By Mell Cautman

REOUEST FOR CONTINUED EXAMINATION UNDER 37 C.F.R. §1.114

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

52835

PATENT TRADEMARK OFFICE

It is respectfully requested that this application be accorded the benefits of Continued Examination in accordance with the provisions of 37 C.F.R. \$1.114.

A submission meeting the requirements of 37 C.F.R. 1.114 accompanies this paper.

Please charge the required filing fee of \$405.00 for a small entity to the Deposit Account No. 50-3478. Please charge any additional fee or credit any overpayment to Deposit Account No. 50-3478.

Respectfully submitted,

HAMRE, SCHUMANN, MUELLER & LARSON, P.C.

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By:

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Dated: June 5, 2009

Mame: James A. Larson Reg. No. 40,443

IAI/mkc